

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: WHALEY, RYAN H

§ Case No. 1:18-05407-HWV

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

LAWRENCE V. YOUNG, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$85,044.14</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$134,164.38</u>
Total Distribution to Claimants: <u>\$1,285.93</u>	Claims Discharged Without Payment: <u>\$106,419.15</u>
Total Expenses of Administration: <u>\$477.71</u>	

3) Total gross receipts of \$ 3,206.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,442.36 (see **Exhibit 2**), yielded net receipts of \$1,763.64 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	477.71	477.71	477.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	107,680.57	1,261.42	1,261.42	1,285.93
TOTAL DISBURSEMENTS	\$107,680.57	\$1,739.13	\$1,739.13	\$1,763.64

4) This case was originally filed under Chapter 7 on December 28, 2018.
The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/20/2019 By: /s/LAWRENCE V. YOUNG, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Income Tax Refund: Federal	1124-000	3,206.00
TOTAL GROSS RECEIPTS		\$3,206.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
WHALEY, RYAN H	Dividend paid 100.00% on \$1,442.36; Claim# SURPLUS; Filed: \$1,442.36; Reference: 8200-002		1,442.36
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,442.36

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - LAWRENCE V. YOUNG, TRUSTEE	2100-000	N/A	440.91	440.91	440.91
Trustee Expenses - LAWRENCE V. YOUNG, TRUSTEE	2200-000	N/A	36.80	36.80	36.80
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$477.71	\$477.71	\$477.71

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Wellspan Health	7100-000	470.24	470.24	470.24	470.24
1I	Wellspan Health	7990-000	N/A	N/A	0.00	9.14
2	LVNV Funding, LLC	7100-000	459.76	459.76	459.76	459.76
2I	LVNV Funding, LLC	7990-000	N/A	N/A	0.00	8.93
3	Portfolio Recovery Associates, LLC	7100-000	331.42	331.42	331.42	331.42
3I	Portfolio Recovery Associates, LLC	7990-000	N/A	N/A	0.00	6.44
NOTFILED	OSS Health	7100-000	1,823.91	N/A	N/A	0.00
NOTFILED	Anesthesia Associates of Lancaster	7100-000	86.00	N/A	N/A	0.00
NOTFILED	Commercial Acceptance Company	7100-000	1,041.70	N/A	N/A	0.00
NOTFILED	Rosenberg & Associates LLC	7100-000	101,000.00	N/A	N/A	0.00
NOTFILED	Commonwealth of Pennsylvania	7100-000	1,412.00	N/A	N/A	0.00
NOTFILED	OSS Orthopaedic Hospital	7100-000	1,055.54	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$107,680.57	\$1,261.42	\$1,261.42	\$1,285.93

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:18-05407-HWV

Case Name: WHALEY, RYAN H

Trustee: (580410) LAWRENCE V. YOUNG, TRUSTEE

Filed (f) or Converted (c): 12/28/18 (f)

§341(a) Meeting Date: 02/13/19

Period Ending: 12/20/19

Claims Bar Date: 06/06/19

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2009 Pontiac Vibe LX, 170000 miles. Entire prope Imported from original petition Doc# 1	1,625.00	0.00		0.00	FA
2	2013 Honda CRV, 81000 miles. Entire property val The cost of liquidation would consume any non-exempt equity.	10,010.00	872.76		0.00	FA
3	household goods and furnishings Imported from original petition Doc# 1	245.00	0.00		0.00	FA
4	clothing and costume jewelry Imported from original petition Doc# 1	80.00	0.00		0.00	FA
5	checking: M&T Bank Imported from original petition Doc# 1	43.75	0.00		0.00	FA
6	savings: M&T Bank Imported from original petition Doc# 1	452.01	0.00		0.00	FA
7	401(k): Vanguard Imported from original petition Doc# 1	22,000.38	0.00		0.00	FA
8	401(k): T.Rowe Price - Densply 401 (k) Imported from original petition Doc# 1	575.26	0.00		0.00	FA
9	401(k): GPC Retirement Plan Imported from original petition Doc# 1	49,337.74	0.00		0.00	FA
10	rent: Southern Management Rentals, LLC Imported from original petition Doc# 1	675.00	0.00		0.00	FA
11	Income Tax Refund: Federal Debtor turned over non-exempt portion of tax refund.	3,993.00	4,007.00		3,206.00	FA
12	Aetna term life insurance policy and accidental Imported from original petition Doc# 1	0.00	0.00		0.00	FA
12	Assets Totals (Excluding unknown values)	\$89,037.14	\$4,879.76		\$3,206.00	\$0.00

Major Activities Affecting Case Closing:

Claims deadline was 6/6/19. Trustee sent Notice of Surplus Funds on 6/12/19. Funds disbursed on 9/23/19. Prepare TDR after receipt of \$0 bank statement, which was not received prior to 9/30/2019.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:18-05407-HWV

Trustee: (580410) LAWRENCE V. YOUNG, TRUSTEE

Case Name: WHALEY, RYAN H

Filed (f) or Converted (c): 12/28/18 (f)

§341(a) Meeting Date: 02/13/19

Period Ending: 12/20/19

Claims Bar Date: 06/06/19

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): July 31, 2019

Current Projected Date Of Final Report (TFR): July 24, 2019 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 1:18-05407-HWV
Case Name: WHALEY, RYAN H

Trustee: LAWRENCE V. YOUNG, TRUSTEE (580410)

Bank Name: Mechanics Bank

Account: *****9766 - Checking Account

Blanket Bond: \$8,132,694.00 (per case limit)

Separate Bond: N/A

Taxpayer ID #: **-***6501

Period Ending: 12/20/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/09/19	{11}	Ryan H. Whaley	Turnover of non-exempt portion of tax refund	1124-000	3,206.00		3,206.00
08/28/19		Transition Transfer Debit		9999-000		3,206.00	0.00

ACCOUNT TOTALS	3,206.00	3,206.00	\$0.00
Less: Bank Transfers	0.00	3,206.00	
Subtotal	3,206.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,206.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 1:18-05407-HWV
Case Name: WHALEY, RYAN H

Trustee: LAWRENCE V. YOUNG, TRUSTEE (580410)

Bank Name: United Bank

Account: *****9601 - Checking Account

Blanket Bond: \$8,132,694.00 (per case limit)

Separate Bond: N/A

Taxpayer ID #: **-***6501

Period Ending: 12/20/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/28/19		Transfer from 0061 to 9601	Transfer from 0061 to 9601	9999-000	3,206.00		3,206.00
09/23/19	10101	WHALEY, RYAN H	Dividend paid 100.00% on \$1,442.36; Claim# SURPLUS; Filed: \$1,442.36; Reference:	8200-002		1,442.36	1,763.64
09/23/19	10102	LAWRENCE V. YOUNG, TRUSTEE	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			477.71	1,285.93
			Dividend paid 100.00% 440.91 on \$440.91; Claim# ; Filed: \$440.91	2100-000			1,285.93
			Dividend paid 100.00% 36.80 on \$36.80; Claim# ; Filed: \$36.80	2200-000			1,285.93
09/23/19	10103	LVNV Funding, LLC	Combined Check for Claims#2,2l			468.69	817.24
			Dividend paid 100.00% 459.76 on \$459.76; Claim# 2; Filed: \$459.76	7100-000			817.24
			Dividend paid 100.00% 8.93 on \$0.00; Claim# 2l; Filed: \$0.00	7990-000			817.24
09/23/19	10104	Portfolio Recovery Associates, LLC	Combined Check for Claims#3,3l			337.86	479.38
			Dividend paid 100.00% 331.42 on \$331.42; Claim# 3; Filed: \$331.42	7100-000			479.38
			Dividend paid 100.00% 6.44 on \$0.00; Claim# 3l; Filed: \$0.00	7990-000			479.38
09/23/19	10105	Wellspan Health	Combined Check for Claims#1,1l			479.38	0.00
			Dividend paid 100.00% 470.24 on \$470.24; Claim# 1; Filed: \$470.24	7100-000			0.00
			Dividend paid 100.00% 9.14 on \$0.00; Claim# 1l; Filed: \$0.00	7990-000			0.00

ACCOUNT TOTALS	3,206.00	3,206.00	\$0.00
Less: Bank Transfers	3,206.00	0.00	
Subtotal	0.00	3,206.00	
Less: Payments to Debtors		1,442.36	
NET Receipts / Disbursements	\$0.00	\$1,763.64	

Form 2

Cash Receipts And Disbursements Record

Case Number: 1:18-05407-HWV
Case Name: WHALEY, RYAN H

Trustee: LAWRENCE V. YOUNG, TRUSTEE (580410)

Bank Name: United Bank

Account: *****9601 - Checking Account

Blanket Bond: \$8,132,694.00 (per case limit)

Separate Bond: N/A

Taxpayer ID #: **-***6501

Period Ending: 12/20/19

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****9766	3,206.00	0.00	0.00
Checking # *****9601	0.00	1,763.64	0.00
	\$3,206.00	\$1,763.64	\$0.00